

Meter-Based SURGE PROTECTION PROGRAM DETAILS



DEMCO

A Touchstone Energy
Cooperative 





What is the *Meter-Based* Surge Protection Program?



DEMCO ENERGY SERVICES (DES) offers a meter-based surge protection system covered by a limited product warranty, it is **not an insurance policy**. The external surge protection devices are designed to be the first line of defense from power surges. The meter-based surge protector is not a "force-field" and cannot stop the loss of household assets in the event of a direct or nearby lightning strike. The system is designed to protect your home from external power surges that attempt to enter through three common entry points: **Meter, Phone and Cable utility lines**. We recommend that you continue to use internal surge protectors to protect from internal power surges and lightning strikes (either direct or nearby) that can enter the home via routes that bypass the surge protection system, such as alarm system wiring, plumbing, and satellite connections, etc. Call DEMCO Energy Services at 225-262-2921. We are ready to help you understand how the program works and what is covered.



INSTALLATION AND MAINTENANCE:

A surge protector will be installed at your meter. If applicable, a phone and cable protector will also be added at no extra charge. The **monthly service fee for the equipment is \$7.95 (plus tax) per month**. The meter-based surge protector, and related equipment installed, shall remain the property of DEMCO Energy Services. The Member, by participation in the program, grants DES the right to inspect and maintain the devices as needed. DES shall be granted access to remove the surge protector and related equipment at any time after the Agreement is terminated by either party. Neither the Member, nor any person acting on the Member's behalf, shall repair, remove or otherwise tamper with the surge protector or its related equipment. A sticker is placed on each device with an important notice to prevent removal or tampering. The residence shall, at all times, be grounded in accordance with the National Electric Code. All connections must remain intact for the meter, phone and cable devices to properly function.

DETERMINATION OF FAILURE:

The meter-based surge protector and related equipment must give indication of damage for a claim to be considered. A visual inspection is conducted by a DES technician; however, final determination of device damage is determined by the manufacturer, Tesco. To report your potential claim, contact DEMCO Energy Services at 225-262-2921.

NOTIFICATION:

The Member shall notify DEMCO Energy Services in the event of a problem or failure with the surge protectors within seven (7) days of the event or surge protector's failure. A DES technician will inspect the devices and determine if the devices are fully functional. If a problem occurs with the device, the device will be sent to the manufacturer for testing to determine if a failure has occurred and if a claim can be initiated. If a failure has occurred, the member will receive a Damage Claim Listing form, which must be completed and returned (with member's signature) by email to: DEMCOEnergyServices@DEMCO.org, or mail: DEMCO Energy Services, P.O. Box 15659, Baton Rouge, LA 70895. All items to be considered for claim payment must be submitted within thirty (30) days of the service call. Repair estimates may be required for any items submitted for claim determination. Repair estimates must be completed by a qualified appliance dealer or a licensed repair shop. Federal tax identification or license numbers may be required. Damaged items must remain available for inspection until the claim is finalized. Participation in the Meter-based surge protection program is optional and may be canceled by the Member or DEMCO Energy Services at any time. The member may cancel by calling DEMCO Energy Services at 225-262-2921.

EXCLUDED ITEMS:

DEMCO Energy Services does not cover damage caused to HVAC systems, light fixtures, ceiling fans, exercise equipment, furniture with electrical components (such as hot tubs or motorized beds), alarm system wiring, contacts and keypads, electrical outlets or internal wiring. Items that are in a secondary location (such as a shed or shop) outside of the main structure where the surge protectors are installed are not covered.

CLAIM PAYMENTS:

Upon determination that you are eligible for claim reimbursement, you will be given either the fair market value of the damaged equipment at the time of the event, reimbursed for covered repairs, or paid the cost of estimated repairs. Once the claim payment has been finalized and paid, no additional items may be added. The foregoing shall be at the discretion of DEMCO Energy Services or the manufacturer, TESCO, as applicable to the claim.

The following items are eligible for reimbursement in the event of a failure of the surge protector or related equipment as determined by the DEMCO Energy Services technician and manufacturer:

Televisions	Printers	Large Appliances*:	Small Appliances*:
DVD or Blu-Ray Players	Cordless Phones	Washers	Blenders
A/V Receivers	Modems	Dryers	Coffee Makers
Streaming Devices	Routers	Refrigerators	Toasters
Computer	Stereo/CD Players	Stoves	Indoor Grills
Laptops	AM/FM Radios	Dishwashers	
Tablets	Gaming Systems		

*A full list of items covered can be provided upon request.

LIMITATION OF LIABILITY:

DEMCO Energy Services is not responsible for consequential, incidental, indirect or special damages, including without limitation, loss of business, profits or information, or other economic loss due to the failure of the meter-based surge protector or related equipment. The sole liability of DEMCO Energy Services and the Member's sole remedy for failure of the surge protector or related equipment shall be limited to \$5,000.00 for any one (1) damaged item or appliance and up to \$50,000.00 total for any occurrence as indicated in the manufacturer warranty.* The DEMCO Energy Services guarantee under this Agreement shall be effective only if the Member's DEMCO account remains in good standing, with no disconnect notice or Non-pay cut-off occurring at the time the surge event occurs. If DEMCO service is terminated and the surge protector or related equipment is left at the premises, DEMCO Energy Services disclaims all liability related to the surge protector's failure after the termination of services.

*Contact us for a copy of the full warranty at 225-262-2921.



Frequently Asked Questions

- **What is the Meter-Based Surge Protection Program?**

This is a three-point surge protection program designed to protect against power surges at the meter, phone and cable utility lines.

- **Why should I consider a meter-based surge protector?**

A meter based surge protector is designed to redirect the over-voltage in power to the ground. It prevents the over-voltage from entering your home and damaging items in the process.

- **Does the meter-based surge protector protect against damage caused by blinks in power or a power outage?**

No. The devices are only designed to prevent over-surges in power. A blink in power typically does not produce a power surge. When a blink in power occurs the voltage is reduced and then returned to normal. A blink in power may occur when a tree limb or animal touches a line. A power outage is the loss of power. The surge protector is not designed to detect or prevent damages caused by blinks or power outages.

- **How do I get this service added to my location?**

Once you enroll in the DEMCO Energy Services Meter-based surge protection program, we will install a surge protection device at your meter, cable and phone utility lines (as applicable). We ask that you monitor your meter device by checking to confirm that both indicator lights remain on. If one or both lights are off, then the device has likely been damaged and will need to be replaced. Also, on the cable and phone line, please be sure that all wires are securely connected with no visibly cut wires. You should contact us anytime you have cable or phone work done, because often the devices are bypassed or not properly reconnected by the cable and phone company's service personnel. **You may contact the DEMCO Energy Services at 225-262-2921.**

- **Does DEMCO Energy Services cover satellite service?**

No. The devices are not compatible with satellite systems. We recommend an internal surge protector designed for satellite systems.

- **I see two red lights on my meter surge protector, is something wrong?**

No, these two lights should be on as long as you have power at your location. They are a visible signal to you that the device is functioning properly. During a power outage, both red lights will be off. If one or both red lights are out, but you have not lost power to your home, please notify DEMCO Energy services at 225-262-2921.

- **Can these surge protectors prevent lightning from hitting my home?**

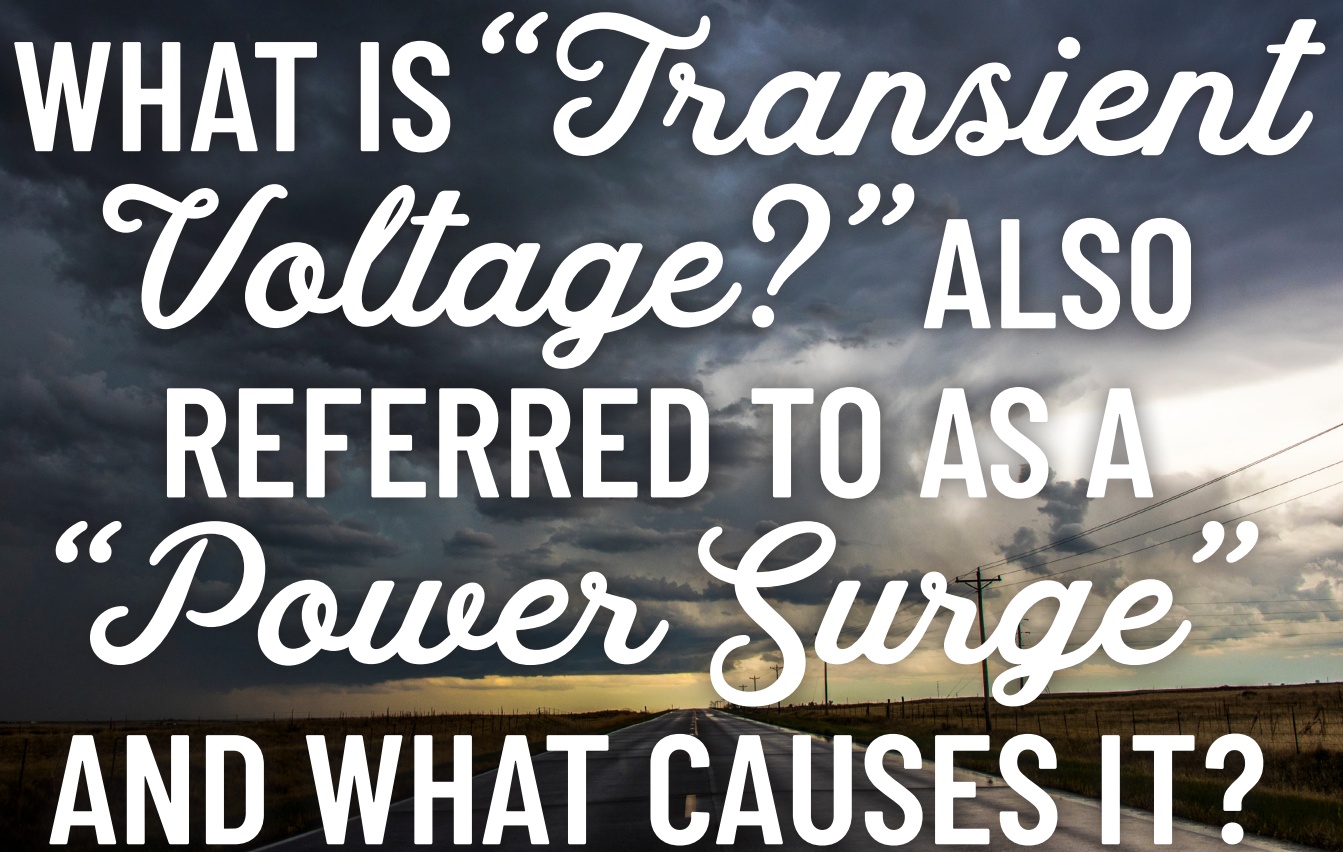
No. These devices are unable to prevent a direct or nearby lightning strike which can send transient voltage into your home without ever affecting the utility lines. In the event of a direct or nearby lightning strike, such as when a tree in the yard gets hit, you will need to pursue the claim through your homeowner's insurance.

- **Should I still use internal surge protectors?**

Yes. We recommend adding layers to your protection by using point of use surge protectors for sensitive equipment such as televisions, computer, and cordless phones. The components in many electronics are sensitive to fluctuations in voltage such as blinks and power outages. For televisions and computers, we strongly recommend the use of a *battery back-up surge protector* to keep the power steady to these sensitive types of equipment.

- **Why didn't DEMCO Energy Services pay my claim?**

A claim can only be covered by the warranty if it is the result of a power surge that travels through one of the three entry points, meter, phone or cable utility and damages the surge protector. Because DEMCO Energy Services is not insurance, there must be an indication of damage to the surge protection devices for a claim to be paid through the manufacturer.



WHAT IS “*Transient Voltage?*” ALSO REFERRED TO AS A “*Power Surge*” AND WHAT CAUSES IT?

- **How does a power surge occur?**

Power surges can happen in many ways: when there’s an interruption in the flow of electricity, when an increased delivery of power is interrupted and when electricity is sent flowing back into the system, when lightning strikes the utility lines, or when a sudden increase of voltage is sent through a power system from internal or external events.

- **What happens during a power surge?**

A power surge is a sudden increase of voltage that significantly exceeds the standard 120-volt flow of electricity that normally enters your home or building. As it shoots through the lines, it can cause tremendous damage to electronics and appliances.

- **Why do my house lights flicker or flicker when the HVAC, refrigerator or washing and drying machine is running?**

There are several factors that can trigger power flickers: lightning, damaged electrical equipment, and objects contacting power lines, including tree branches, and vegetation – even animals. The lights may be flickering when these items are running because there is an issue with the house’s wiring. This may be the result of a loose wire connection, but you could also have wiring issues, which means your home’s wiring can’t accommodate the amount of power being generated. This is often found in older homes. Since it can be difficult to tell your wiring’s condition without getting behind your drywall, we have detailed a few signs that can indicate the situation. Outlets that have visible burn marks or burning smell, vibration or buzzing sound coming from outlets or even circuit breakers tripping frequently.

- **Is power surge the same as power outage?**

Power outages are a loss of power caused most often by a problem with your power supply or infrastructure (damaged power line, etc.). Power surges are an increase in voltage which last microseconds to nanoseconds, while true electrical surges can last hundredths of a second or more.

- **How Do I Prevent Power Surges?**

Install whole-home surge protection. Unplug electronics during a storm. Use individual plug strip surge protectors. Inspect your wiring. Faulty or substandard wiring can make power surge problems worse. Make sure that you have a high-efficiency AC unit(s).

Although power surges are not 100% preventable (i.e., when lightning strikes direct or in close proximity to the home) we can reduce and, in some cases, eliminate their effect on electronics and motor-driven appliances.



Powerful PROTECTION